

U.S. Application No. 09/608,184 Examiner Christopher J. Brown Art Unit 2134
Response to March 29, 2004 Office Action

AMENDMENT

IN THE CLAIMS:

Pursuant to 37 CFR § 1.121, below is a complete listing of all claims in the application that include (1) currently amended claims 1-8, 10, 17, 22, 28, 32, 36, and 37, (2) original claims 9, 11-16, 18-21, 23-27, 29-31, 33-35, and 38-40, and (3) new claims 41-54.

[c01] (currently amended) A method for monitoring a commercial transaction for which there is a payer, comprising the steps of:

initiating the commercial transaction;

requesting authorization of the commercial transaction; and

communicating a notification message to notifying the payer of the commercial transaction upon a request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

[c02] (currently amended) The method recited in claim 1, further comprising the steps of:

obtaining an address to which to send the a notification message; and

creating the notification message, the notification message further comprising at least one of a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction;

sending the notification message to the payer.

[c03] (currently amended) The method recited in claim 1 ~~2~~, ~~further comprising the steps of:~~ wherein the step of communicating sending the notification message to the payer comprises communicating the notification message to a device used by the payer, the device being comprising at least one of a cellular telephone, personal computer, internet appliance, personal digital assistant and facsimile machine;~~transmitting the notification message the device used by the payer.~~

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[c04] (currently amended) The method recited in claim 2, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to an email mailbox of the payer to notify the payer of
the commercial transaction.

[c05] (currently amended) The method recited in claim 2, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to a paging service;
transmitting a page containing the notification message to a pager used by the
payer.

[c06] (currently amended) The method recited in claim 1, wherein the commercial transaction
comprises one of is a credit card transaction, an E-commerce transaction, and an on-line
banking transaction.

[c07] (currently amended) The method recited in claim 6, wherein the commercial
transaction is an E-commerce transaction further comprises one of a debit of an account, a
credit of the account, a request for account activity, and a request to access the account,
the account associated with the commercial transaction.

[c08] (currently amended) The method recited in claim 1, wherein the ~~commercial transaction~~
is an on-line banking transaction notification message further comprises a response to the
request for authorization, the response comprising one of authorization of the request and
denial of the request.

[c09] (original) The method recited in claim 1, wherein the commercial transaction is an
ATM transaction.

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[c10] (currently amended) A system for monitoring a commercial transaction for a payer of the commercial transaction, comprising:

an input device to input information required to complete the commercial transaction;

a computer in a processing center, comprising:

a first process to receive a request for authorization for the commercial transaction;

a second process to process the authorization request and provide an authorization code to said input device to continue the commercial transaction; and

a third process to cause transmission of a notification message to the payer, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request by a processing center; and

a notification device to receive the notification message and present it to the payer.

[c11] (original) The system of claim 10, wherein said processing center further comprises a database coupled to said computer, the database comprising at least one notification address corresponding to the payer to which the notification message is sent.

[c12] (original) The system of claim 10, wherein said notification device is a pager.

[c13] (original) The system of claim 10, wherein the second process comprises a process to determine whether a transaction threshold amount has been exceeded and to communicate with the third process to prevent transmission of the notification message if the transaction threshold amount has not been exceeded.

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[c14] (original) The system of claim 10, wherein the second process comprises a process to determine whether a filter definition has been met and to communicate with the third process to prevent transmission of the notification message if the filter definition has not been met.

[c15] (original) The system of claim 10, wherein the computer comprises a fourth process to obtain approval from the payer prior to proceeding with the commercial transaction.

[c16] (original) The system of claim 10, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an on-line banking transaction and an E-commerce transaction.

[c17] (currently amended) The system for reducing the likelihood of fraud in a commercial transaction comprising:

an input device on which the commercial transaction is initiated;
a processor for accepting a request for authorization from the input device; and
a notification message created by said processor and sent to a payer of the commercial transaction, upon the processor's receiving the request for authorization, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request.

[c18] (original) The system of claim 17, further comprising a filter for which a filter definition is assigned, the notification message being sent only if the filter definition is satisfied.

[c19] (original) The system of claim 17, further comprising a transaction threshold amount that is set, the notification message being sent only if the commercial transaction causes the transaction threshold amount to be exceeded.

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[c20] (original) The system of claim 17, further comprising an approval request that is sent by the processor to the payer wherein the commercial transaction proceeds only after approval by the payer.

[c21] (original) The system of claim 17, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an E-commerce transaction and an on-line banking transaction.

[c22] (currently amended) A method for reducing fraud in a credit card transaction, comprising the steps of:

- a) obtaining information from a credit card used in the transaction;
- b) sending information to a processing center;
- c) obtaining authorization for the credit card transaction from the processing center
- d) obtaining a notification address corresponding to the credit card;
- e) creating a notification message to send to the notification address, the notification message comprising one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, the response comprising one of authorization of the request and denial of the request; and
- f) sending the notification message to the notification address during the commercial transaction to notify the payer of the commercial transaction that is occurring.

[c23] (original) The method of claim 22, wherein the notification address is an email address, further comprising the step of sending the notification message in an email message to the email address.

[c24] (original) The method of claim 23, wherein the email address corresponds to a paging service, further comprising the step of sending the notification message to the email address so that it is transmitted to a pager by the payer.

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[c25] (original) The method of claim 22, further comprising the step of obtaining approval for the commercial transaction.

[c26] (original) The method of claim 22, further comprising the step of setting a transaction threshold amount.

[c27] (original) The method of claim 22, further comprising the step of defining a filter.

[c28] (currently amended) A method for reducing fraud in an on-line banking transaction involving a bank account held by an account holder, comprising the steps of:

- a) obtaining a notification address associated with the bank account;
- b) creating a notification message to send to the notification address, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request; and
- c) sending the notification message to the notification address during the on-line banking transaction to notify the account holder that is occurring.

[c29] (original) The method of claim 28, wherein the notification address is an email address, further comprising the step of sending the notification message in an email message to the email address.

[c30] (original) The method of claim 29, wherein the email address corresponds to a paging service, further comprising the step of sending the notification message in an email message to the email so that it is transmitted to a pager used by the payer.

[c31] (original) The method of claim 28, further comprising the step of obtaining approval for the commercial transaction.

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[c32] (currently amended) A system for monitoring a commercial transaction for a payer, comprising:

an input device to initiate the commercial transaction and send an authorization request to a processing center;

a computer in the process coupled to a first database and a second database in the processing center that receives the authorization request, including the identification of the payer, wherein the first database stores information associating one or more subscribers to a commercial transaction monitoring service and the second database stores notification addresses for the one or more subscribers of the monitoring service, the computer comprising:

a first process to access the database and determine whether the payer is a subscriber of the commercial transaction monitoring service;

a second process to continue processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and

a third process to obtain a notification address from the second database corresponding to the identification of the payer, to create a notification message using the notification address and to send the notification message to the notification address if the payer is a subscriber to the commercial monitoring service, wherein the notification message comprises one of a help communications address for assistance with the commercial transaction and a response to the request for authorization, wherein the response comprises one of authorization of the request and denial of the request.

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[c33] (original) The system recited in claim 32, wherein the authorization request includes a transaction amount, wherein the computer further comprises a fourth process to determine whether the amount of the commercial transaction exceeds a predetermined transaction threshold amount, and to communicate with the third process to prevent sending the notification message to the payer if the transaction threshold amount is not exceeded.

[c34] (original) The system recited in claim 32, wherein the computer comprises a fourth process to determine whether a pre-determined filter definition has been satisfied, and to communicate with the third process to prevent sending the notification message to the payer if the filter definition has not been satisfied.

[c35] (original) The system of claim 32, wherein the computer further process to obtain approval for the commercial transaction from the payer.

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[c36] (currently amended) A method for monitoring a commercial transaction for a payer, comprising the steps of:

- a) initiating the commercial transaction;
- b) sending an authorization request to a processing center, wherein the authorization request comprises an amount of the commercial transaction;
- c) receiving the authorization request, including an identification of the payer, in a computer in a processing center;
- d) determining whether the payer is a subscriber of the commercial transaction monitoring service;
- e) continuing processing of the commercial transaction if the payer is not a subscriber to the commercial transaction monitoring service; and
if the payer is a subscriber to the commercial transaction monitoring service:
- f) obtaining a notification address corresponding to the identification of the payer;
- g) creating a notification message using the notification address, wherein the notification message comprises a help communications address for assistance with the commercial transaction and wherein the notification message further comprises at least one of a merchant name, a merchant address, the amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction; and
- h) sending the notification message to the notification address if the payer is a subscriber to the commercial monitoring service.

[c37] (currently amended) The method recited in claim 36, ~~wherein the authorization request includes a transaction amount;~~ further comprising the steps of:

- i) determining whether the amount of the commercial transaction exceeds a pre-determined transaction threshold amount; and
- j) sending the notification message to the payer if the transaction threshold amount is not exceeded.

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[c38] (original) The method recited in claim 36, further comprising the steps of:

- i) determining whether a pre-determined filter definition has been satisfied;
and
- j) sending the notification message to the payer if the filter definition has not been satisfied.

[c39] (original) The system of claim 36, further comprising the step of obtaining approval for the commercial transaction from the payer.

[c40] (original) The system of claim 39, further comprising the steps of:

- waiting a pre-determined period of time for a response from the payer indicating whether the commercial transaction has been approved; and
- stopping processing of the commercial transaction if the time period expires prior to the response from the payer.

[c41] (new) The system of claim 36, further comprising the steps of:

- receiving a request to connect the payer with the help communications address for assistance with the financial transaction;
- initiating a communications connection among the payer and the help communications address; and
- sending the notification message to the help communications address.

[c42] (new) A method for monitoring a commercial transaction, comprising the steps of:

- receiving a request for authorization of a commercial transaction; and
- communicating a notification message to a contact upon receiving the request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

[c43] (new) The method recited in claim 42, further comprising the steps of:

- obtaining an address to which to send the a notification message; and

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creating the notification message, the notification message further comprising at least one of a merchant name, a merchant address, an amount of the commercial transaction, a date of the commercial transaction, a time of the commercial transaction, a name of the payer, and a reference number of the commercial transaction.;

[c44] (new) The method recited in claim 42, wherein the step of communicating the notification message to the contact comprises communicating the notification message to a device used by the contact, the device comprising at least one of a cellular telephone, personal computer, internet appliance, personal digital assistant and facsimile machine.

[c45] (new) The method recited in claim 43, further comprising the steps of:
creating an email message containing the notification message; and
sending the email message to an email mailbox of the contact to notify the contact of the commercial transaction.

[c46] (new) The method recited in claim 43, further comprising the steps of:
creating an email message containing the notification message;
sending the email message to a paging service;
transmitting a page containing the notification message to a pager used by the contact.

[c47] (new) The method recited in claim 42, wherein the commercial transaction comprises one of a credit card transaction, an E-commerce transaction, an on-line banking transaction, and an ATM transaction.

[c48] (new) The method recited in claim 47, wherein the commercial transaction further comprises one of a debit of an account, a credit of the account, a request for account activity, and a request to access the account, the account associated with the commercial transaction.

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[c49] (new) The method recited in claim 42, wherein the notification message further comprises a response to the request for authorization, the response comprising one of authorization of the request and denial of the request.

[c50] (new) A device for monitoring a commercial transaction, comprising:
an input for receiving a request for authorization for a commercial transaction;
an output for communicating a notification message to a contact upon receiving the request for authorization of the commercial transaction, the notification message comprising a help communications address for assistance with the commercial transaction.

[c51] (new) The device of claim 50, further comprising a database including at least one notification address corresponding to the contact to which the notification message is sent.

[c52] (new) The device of claim 50, further comprising a processor for determining whether a transaction threshold amount has been exceeded and for preventing transmission of the notification message if the transaction threshold amount has not been exceeded.

[c53] (new) The device of claim 50, further comprising a processor for determining whether a filter definition has been met and for preventing transmission of the notification message if the filter definition has not been met.

[c54] (new) The device of claim 50, wherein the commercial transaction is one of a credit card transaction, an ATM transaction, an on-line banking transaction and an E-commerce transaction.